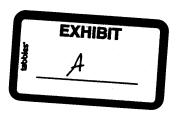
<u>AFFIDAVIT OF EARL BAKER</u>

STATE OF FLORIDA)
COUNTY OF ESCAMBIA)

Before me, the undersigned Notary Public in and for said state and county, personally appeared Earl Baker, who is known to me, and who being by me first duly sworn, deposes and states as follows:

"I am Earl Baker, Regional Manager for Green Tree Servicing LLC ("Green Tree"). I am one of the persons who has custody and control over Green Tree's business records. These records were made at or near the time of the event recorded by a person with knowledge of the event and charged with the responsibility for recording such events. These records are kept in the ordinary course of business for Green Tree's regularly conducted business activity, which is Green Tree's customary practice. I have thoroughly reviewed Green Tree's file on this particular account, which leads me to the summary that is set forth below. All documents attached hereto are true and correct copies of business records described herein. All facts set forth herein are either facts of which I have personal knowledge or are an accurate summary of Green Tree's business records as attached hereto. I give this Affidavit in the action styled Jo Spainhoward v. Green Tree Finance LLC, et al., case number CV-05-122 pending in the Circuit Court of Coffee County, Alabama.

Green Tree Servicing LLC is a Delaware limited liability company with its principal place of business in St. Paul, Minnesota. Green Tree Servicing LLC was formerly known as Conseco Finance Servicing Corp., and Conseco Finance Servicing Corp. was formerly known as Green Tree Financial Servicing Corp. Green Tree Financial Servicing Corp. was a Delaware corporation with its principal place of business in St. Paul, Minnesota.



Green Tree's business records, particularly the Manufactured Home Retail Installment Contract and Security Agreement ("Installment Contract"), reflect that Ronald Spainhoward and Jo Spainhoward purchased a new 1998 Redman manufactured home (hereinafter "the Home"), on November 16, 1998 from Enterprise Manufactured Homes. Spainhowards financed the Home through the Installment Contract, which was assigned to Green Tree Financial Servicing Corp., n/k/a Green Tree Servicing LLC. A true and correct copy of the Installment Contract is attached hereto as Exhibit 1.

The financing transaction with respect to the purchase of the Home by the Spainhowards was handled by the Pensacola, Florida office of Green Tree. The Installment Contract signed by the Spainhowards indicates that the Assignee was Green Tree Financial Servicing Corporation with its address at 6706-B Plantation Rd., Pensacola, Florida. Checks drawn by Green Tree Financial Servicing Corp. in connection with the financial transaction, such as the payment to Enterprise Manufactured Homes for the Installment Contract, were drawn on a bank account in East Grand Forks, Minnesota. The Home that is the subject of this action was financed and the payments made by the Spainhowards on the purchase were to be, and have been, mailed to addresses outside the State of Alabama, including an address in Louisville, Kentucky."

SWORN TO AND SUBSCRIBED before me this 31st day of Mal 2005.

My Commission Expires: